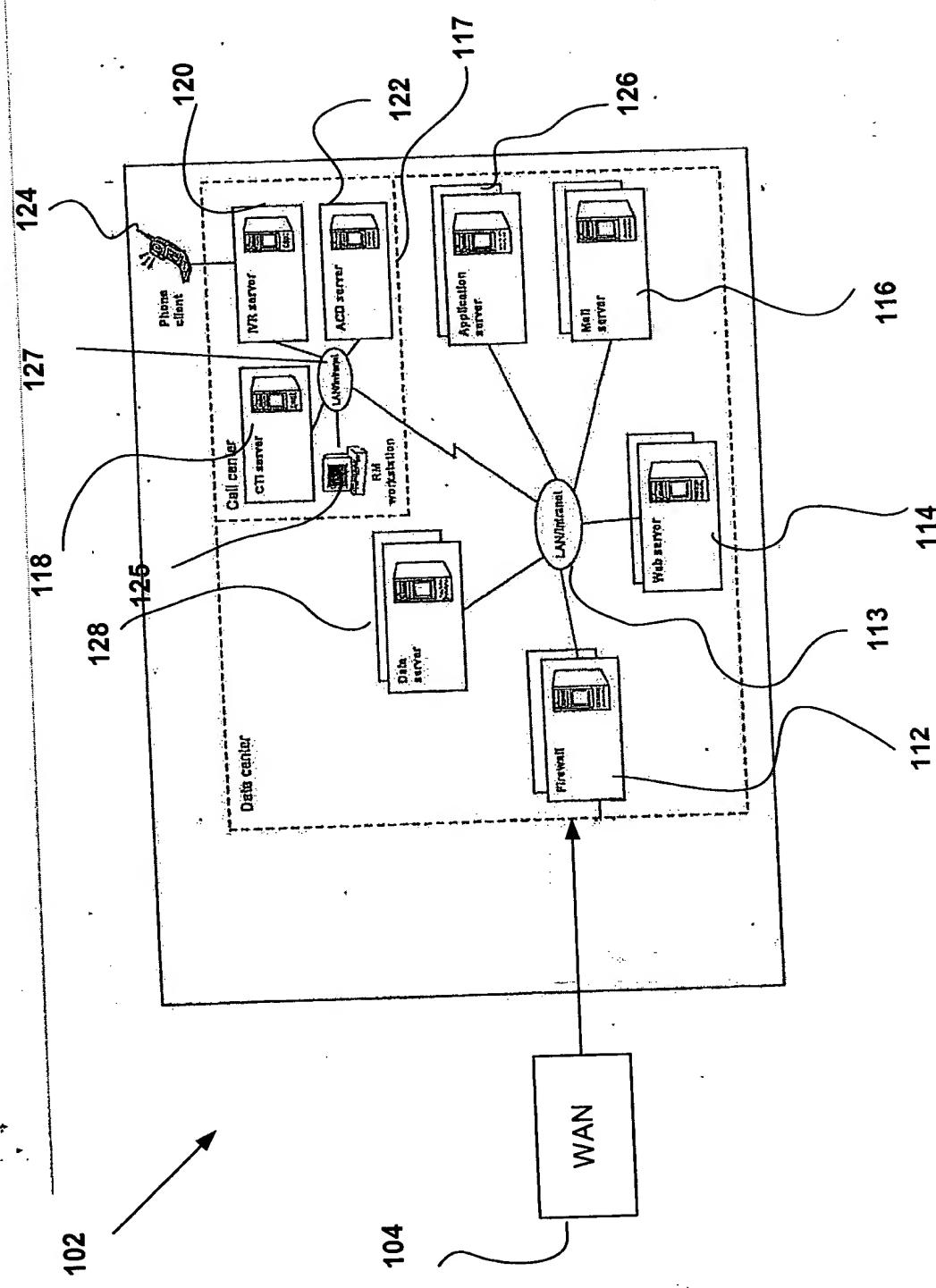


Figure 1

Figure 2



130
132
134
136
138

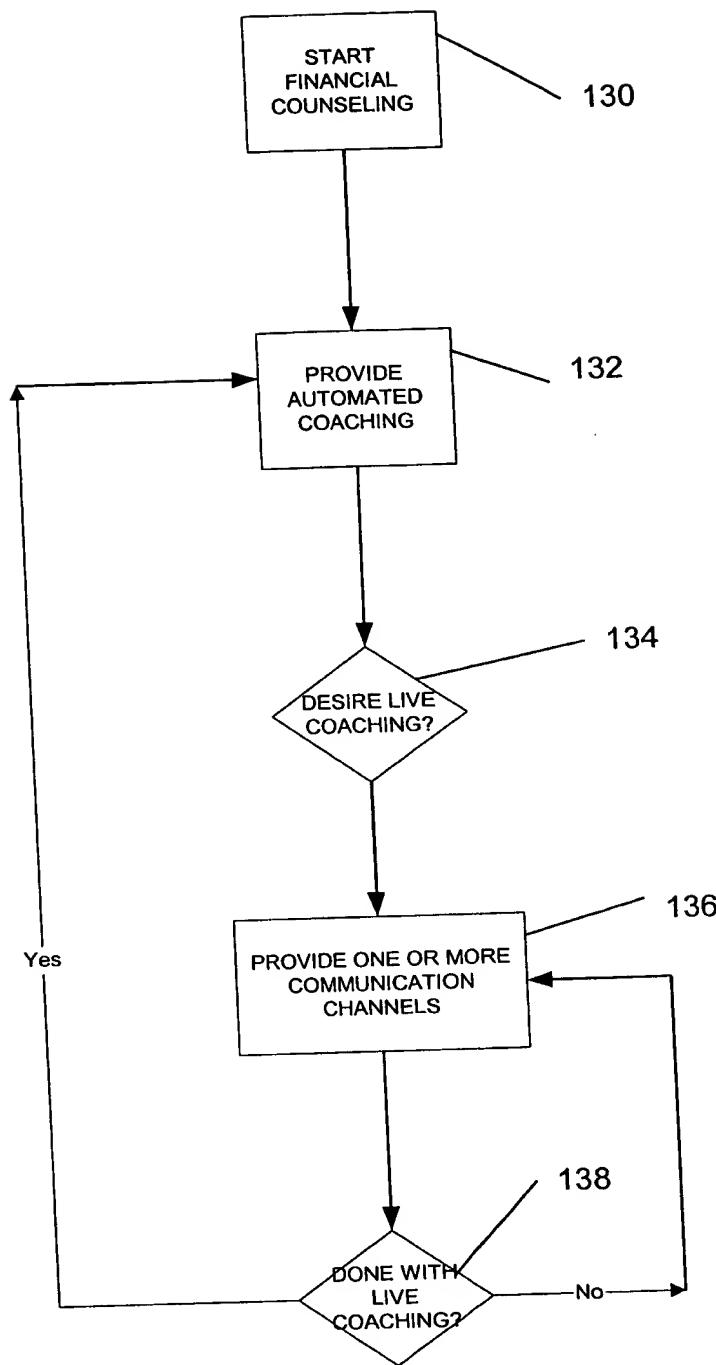
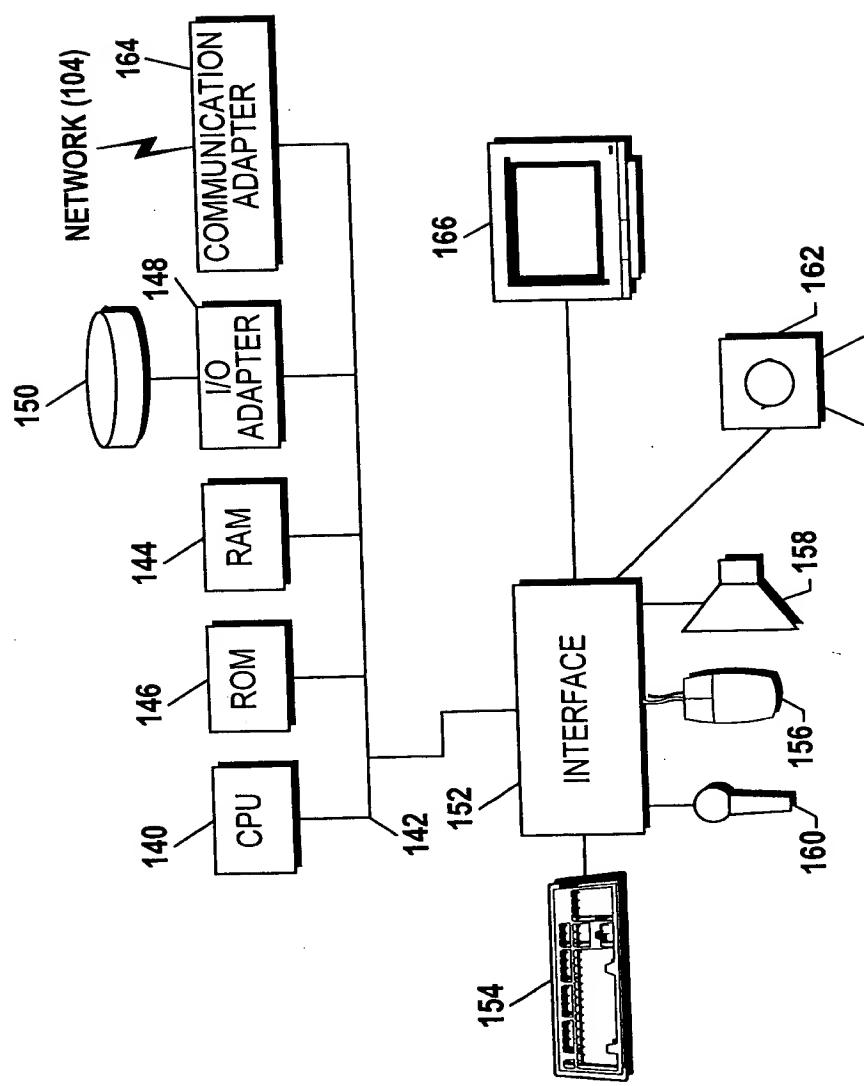


Figure 3

Figure 4



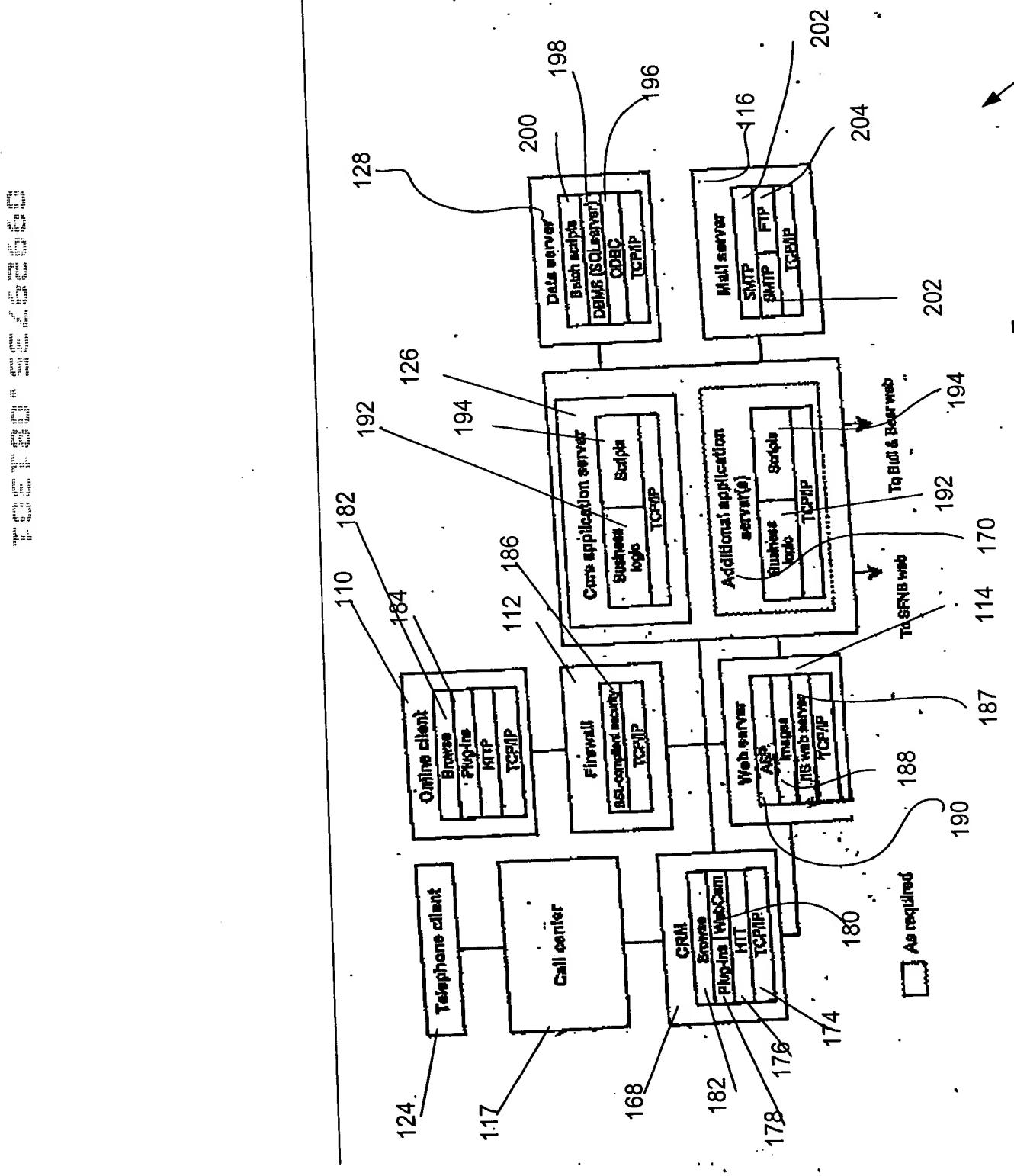


Figure 5

Figure 6

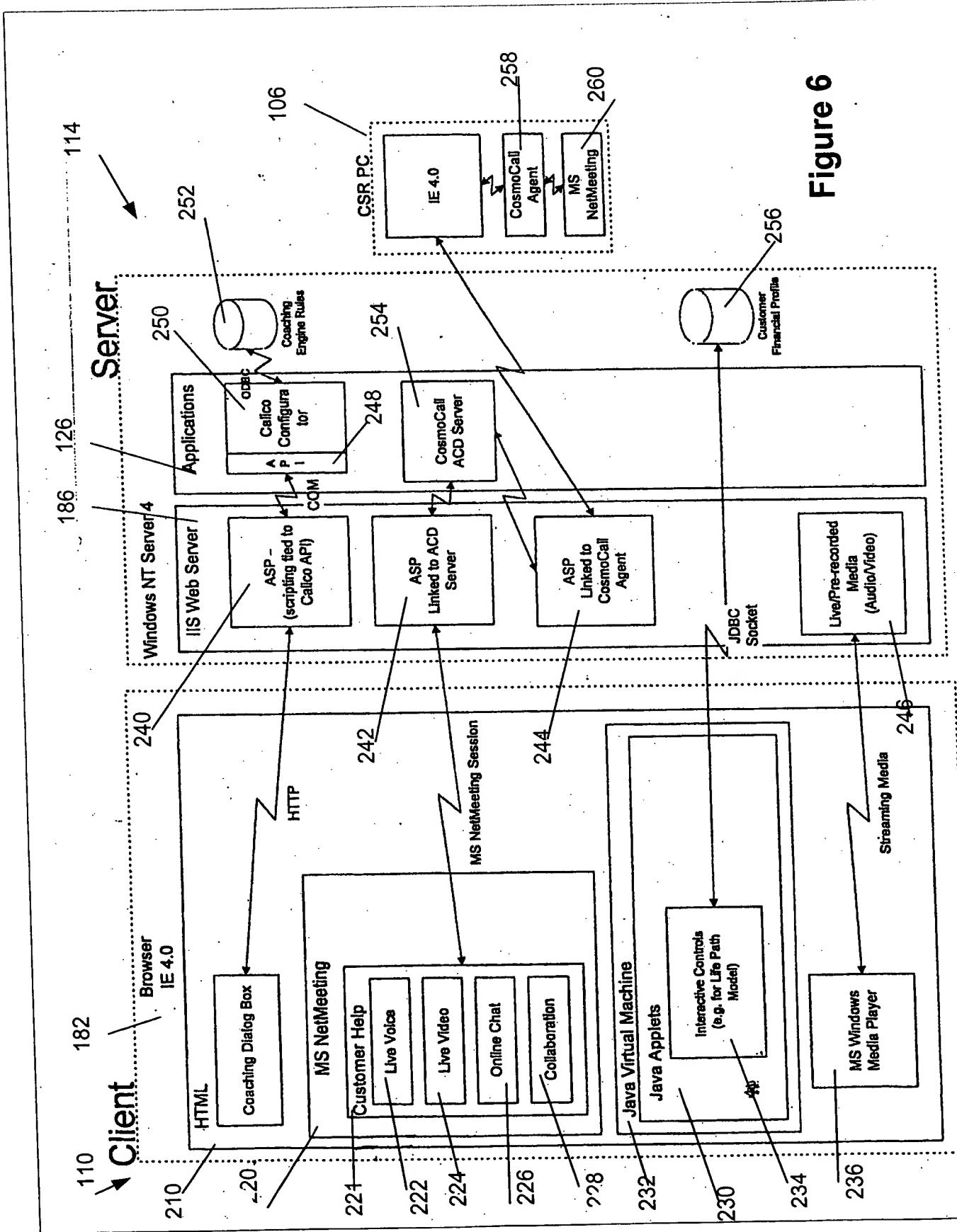


Figure 7

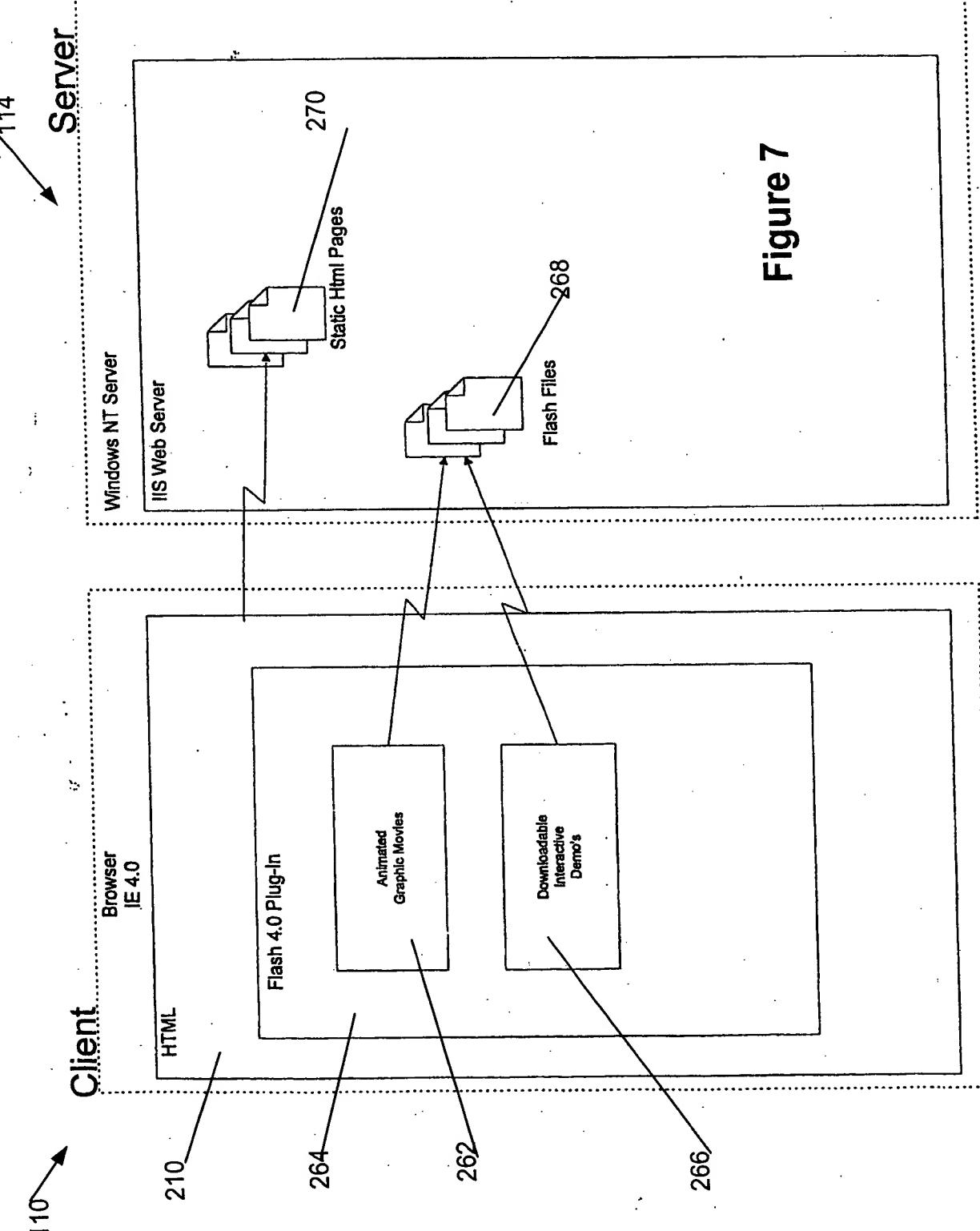


Figure 8

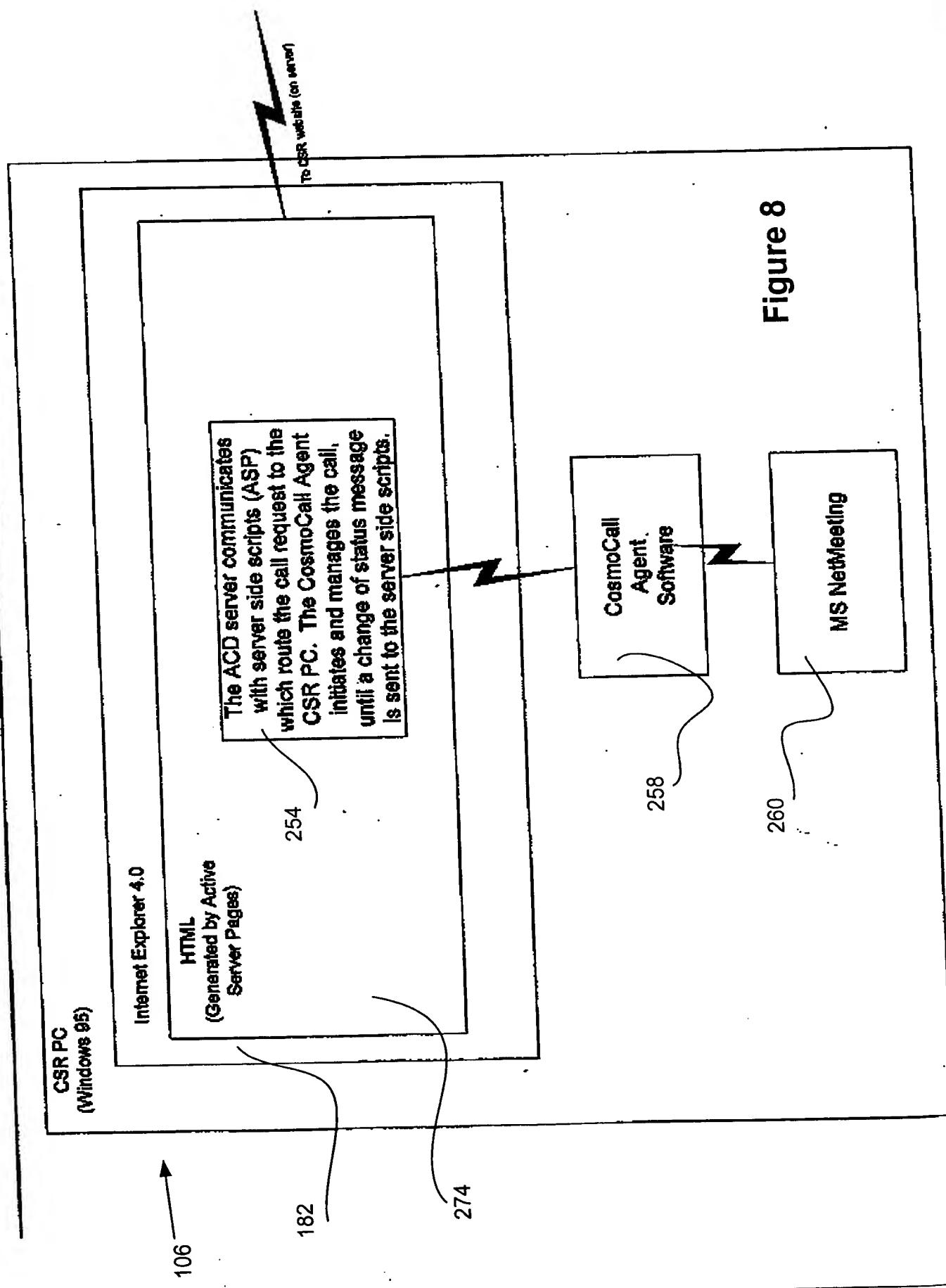


Figure 9

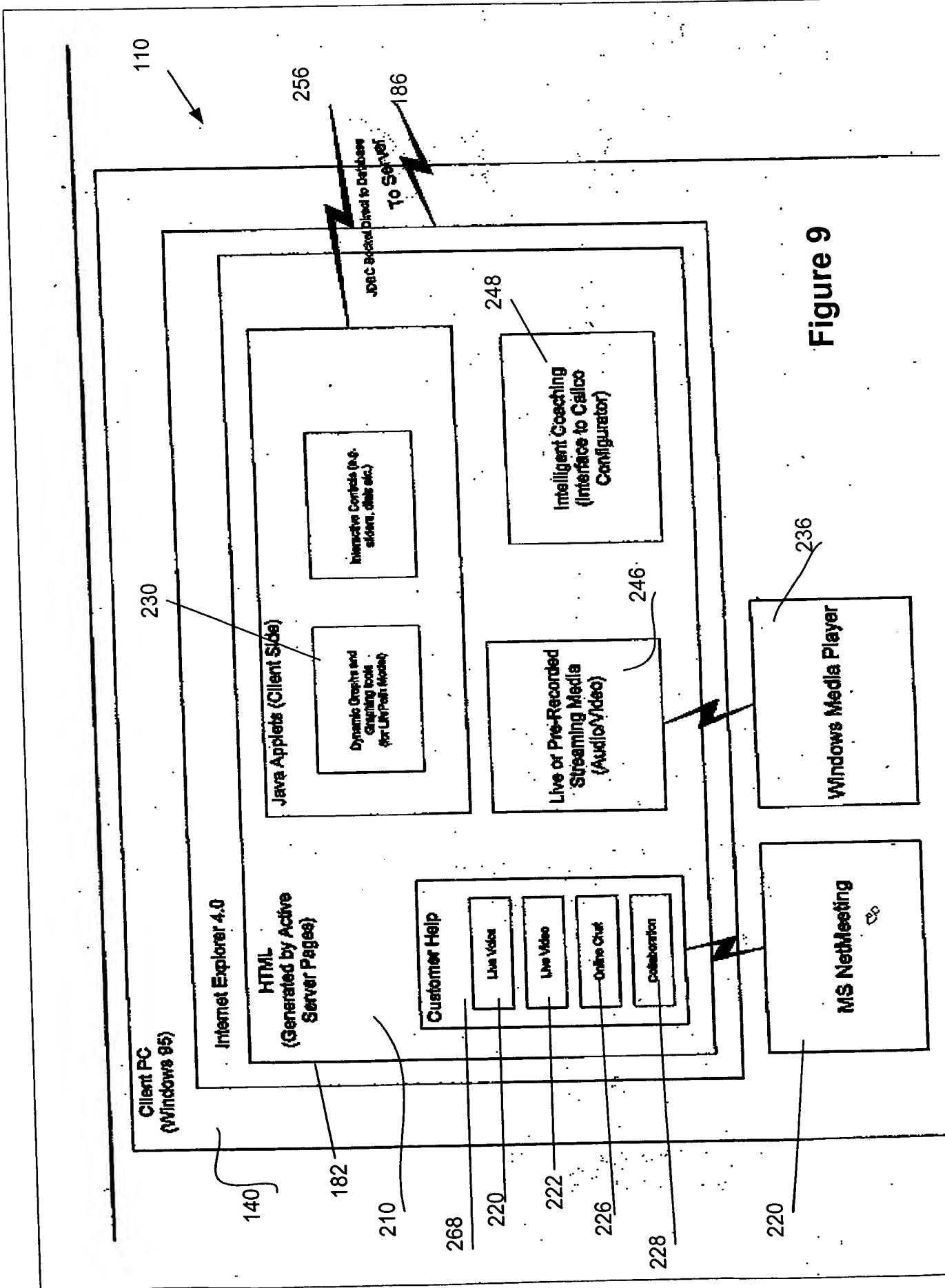
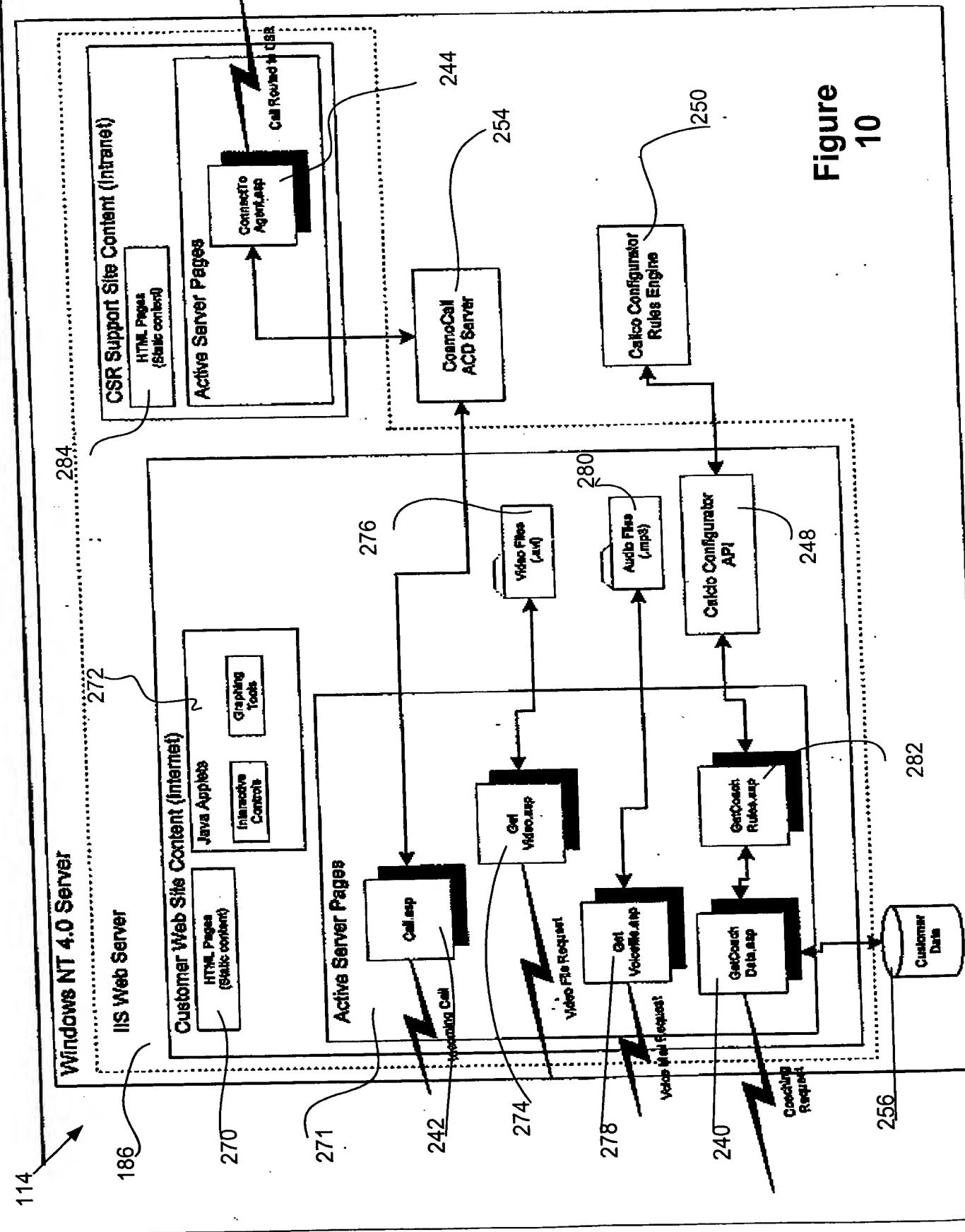


Figure 10



FUNCTIONAL PROTOTYPE Navigational Relationships

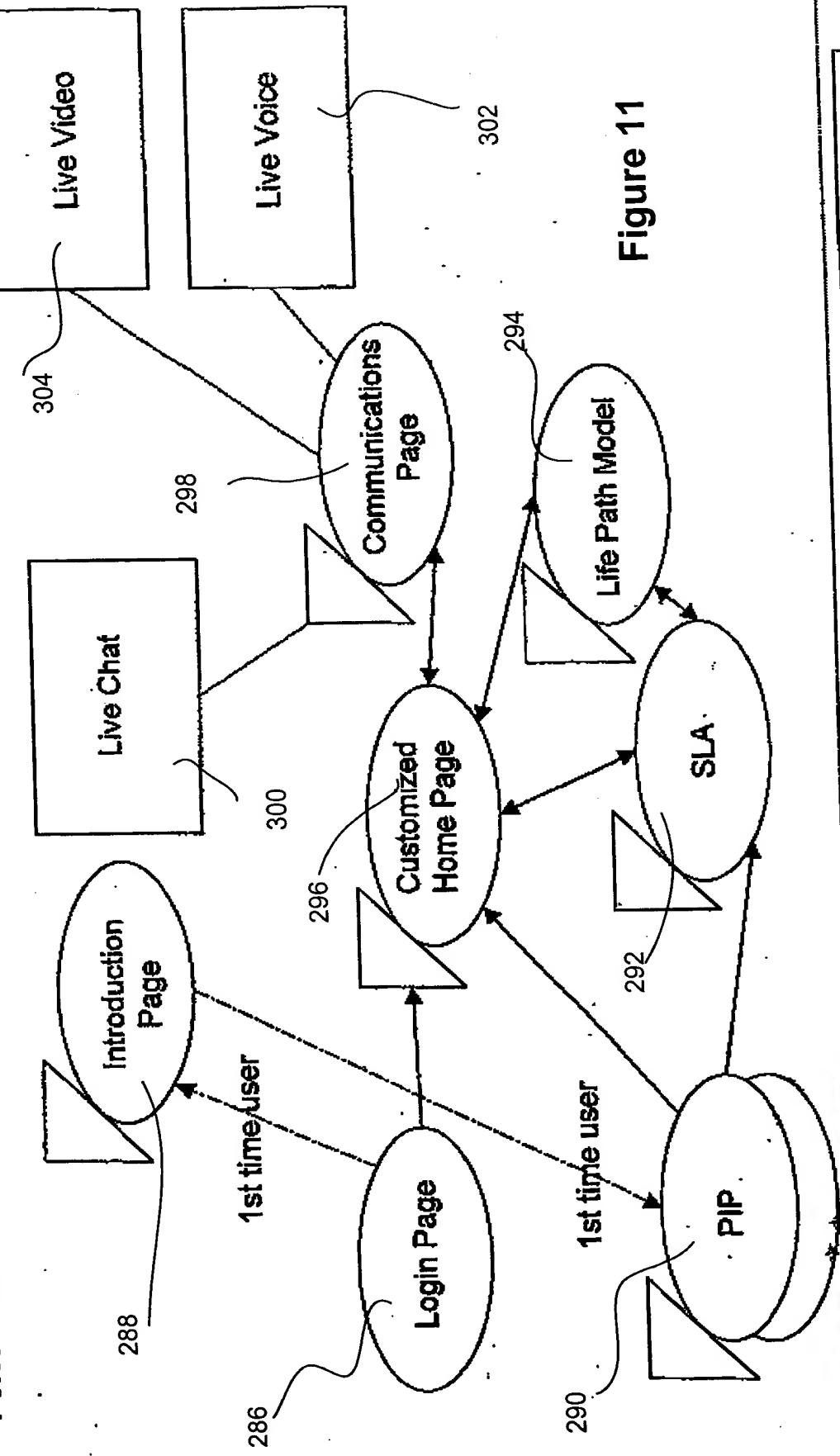


Figure 11

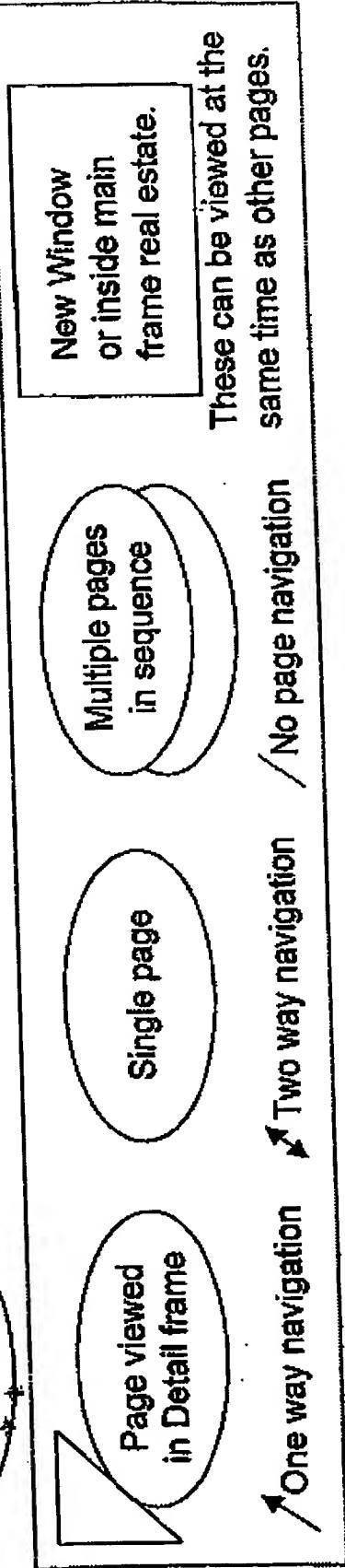


Figure 12

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

308

310

318

312

314

316

Memos

Financial Calendar

Links

Ground rules
Beneath Japanese
Bank's controls
OverWorld links

Compare applying
for a mortgage
different from the
one you modeled
Would like to
discuss this with
Jane Wilson this?

PRODUCTS & SERVICES

- Deposit Products
- Loan Products
- Mortgage
- Bridge financing
- Consumer
- Home Improvement
- Line of credit
- Credit Card

HOME BANK
FINANCIAL CENTER

MONITOR

TRANSACT

DECIDE

PLAN

LEARN

328
330

326

332

Current online banking is merely transactional.
The Next Wave moves up to an executive
approach, supporting learning, planning,
deciding, transacting and monitoring activities.

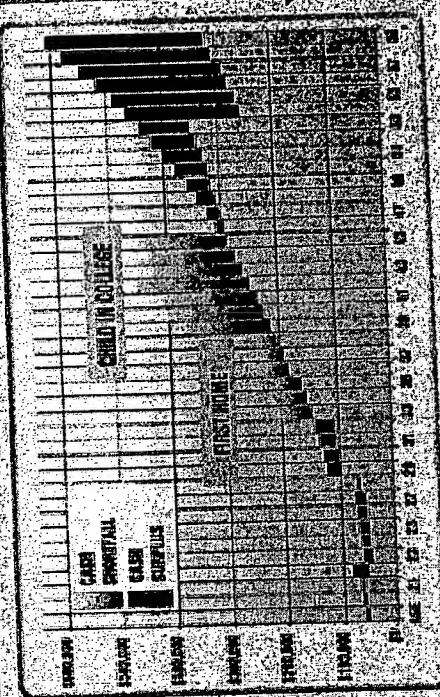
306 **PRIOR**
342 **LIFE PATH MODE**

PRODUCTS & SERVICES

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

Contact Advisor

You've got mail!



RISK/THERAPY MODE

Include any combination of factors in your risk model...

JOB LOSS 338

DISABILITY 334

DEATH 340

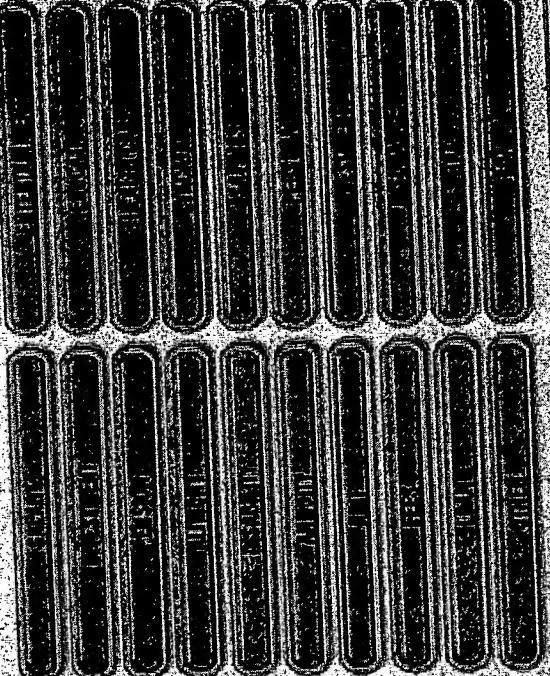
FINANCIAL TOOLS

Foundation
Identity Theft
Bank Statement
Overdraft Protection

You're applying for a mortgage
different from the one
you've modeled.
Would you like to discuss this with
Jane Wilson first?

REVENUE

Press each button in turn to do a Life Path for all sources of revenue and expense...



EXPENSES

336

Exercise 13

MONITOR

TRANSACT

DECIDE

PLAN

LEARN

322

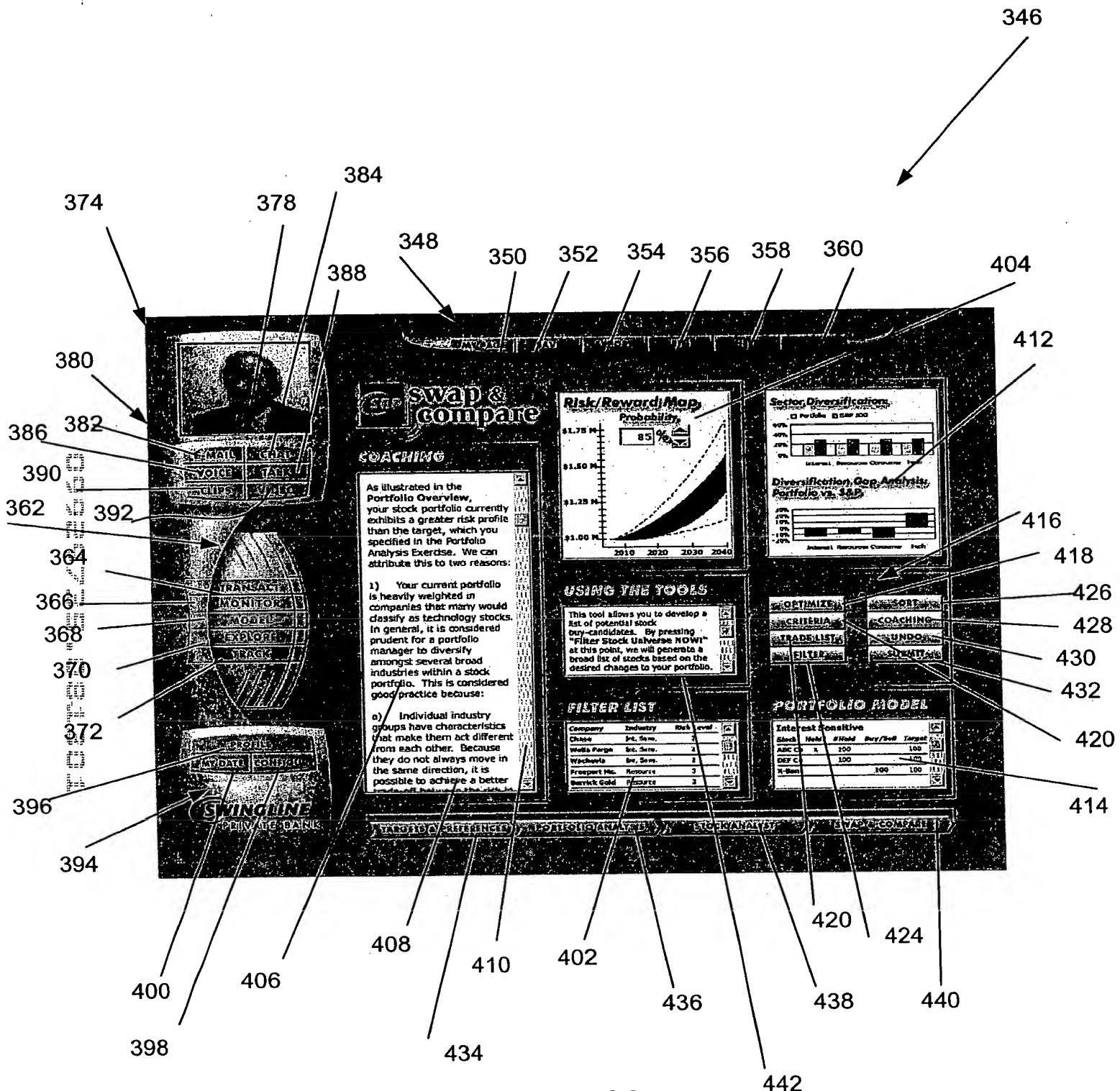


Figure 14